

FINOM

	Solo	Start	Premium	Corporate
	Start trial	Start trial	Start trial	Start trial
	One month free, cancel anytime	One month free, cancel anytime	One month free, cancel anytime	One month free, cancel anytime
Price per month (paid monthly)	7 € excl. VAT	21 € excl. VAT	36 € excl. VAT	143 € excl. VAT
Price per month (paid annually)	5 € excl. VAT you save 24 €	15 € excl. VAT you save 72 €	25 € excl. VAT you save 132 €	100 € excl. VAT you save 516 €
All-in-one Business Platform				
Users included	1	2	5	10
Cashback	0%	2%	3%	3%
Access to Business Platform	✓	✓	✓	✓
Accounting integrations	✓	✓	✓	✓
All transactions history in smart dashboards	✓	✓	✓	✓
Real-time notifications	✓	✓	✓	✓
Multi-Companies	∞	∞	∞	∞
Number of connected banks and payment service provider	∞	∞	∞	∞
Payment initiation requests	∞	∞	∞	∞
Mobile app (iOS & Android)	✓	✓	✓	✓
99% guaranteed uptime SLA	✓	✓	✓	✓
Role and user management	✓	✓	✓	✓
Accountant access	✓	✓	✓	✓
Manual access to wallets for team members	✗	✓	✓	✓
Visual analytics of income and expenses	✗	✓	✓	✓
Dark theme	✓	✓	✓	✓
Invoicing				
Invoices (in/out)	∞	∞	∞	∞
Fast invoice payments by your customers	∞	∞	∞	∞
Invoices statuses tracking	✗	✓	✓	✓
Invoicing API access	✗	✓	✓	✓
Invoice and receipt recognition	✓	✓	✓	✓
Manual reconciliation of invoices and receipts	✓	✓	✓	✓

Credit notes	✓	✓	✓	✓
Customization of invoice templates	✓	✓	✓	✓
Automatic collection of documents	✓	✓	✓	✓

Additional fees for services

Provided by Finom

Monthly fee for extra team member	4 € after 1 team member	2 € after 2 team members	1 € after 5 team members	1 € after 10 team members
Fee per recognized document	2 € after 8	1,5 € after 8	1 € after 8	1 € after 8
Administrating irregularities	100 €	100 €	100 €	100 €

Provided by the Financial Institution*

IBAN for global transfers	✓	✓	✓	✓
VISA card issuance (1 per user)	✓	✓	✓	✓
• Physical VISA cards for business owners	0 €	0 €	0 €	0 €
• Physical VISA cards for team members	0 €	0 €	0 €	0 €
• Physical VISA card reissuance	0 €	0 €	0 €	0 €
• Monthly fee for the inactive physical card	2 €	1 €	0 €	0 €
Virtual card issuance (up to 10 per user)	✓	✓	✓	✓
• Virtual VISA cards for business owners	0 €	0 €	0 €	0 €
• Virtual VISA cards for team members	0 €	0 €	0 €	0 €
• Virtual VISA card reissuance	0 €	0 €	0 €	0 €
• Monthly fee for the inactive virtual card	1 €	0,5 €	0 €	0 €
Card payments in EUR (except for certain MCCs)	0 €	0 €	0 €	0 €
Card payment limit per card** (per month)	50.000 €	50.000 €	50.000 €	50.000 €
Card payments in foreign currency (non-EUR)	3%	2%	1%	1%
Card payments for certain MCCs (% , minimum 1 €)				
• € 0 - € 500	1%	0%	0%	0%
• € 500 - € 2,500	2%	1%	0%	0%
• € 2,500 - € 5,000	3%	2%	1%	1%
• € 5,000+	3%	3%	3%	3%
Extension of ATM withdrawal limit up to € 5 000 (paid per month)	15 € after 1.000 €	10 € after 3.000 €	0 €	0 €
Fee for extra ATM withdrawal (applicable for all cards)	2 € after 2 withdrawals	2 € after 5 withdrawals	2 € after 10 withdrawals	2 € after 20 withdrawals
Fee for ATM withdrawals in foreign currency (non-EUR)	3%	2%	1%	1%
Monthly fee for extra wallet	4 € after 1 wallet	2 € after 2 wallets	1 € after 3 wallets	0,5 € after 4 wallets

Fee for extra in/out SEPA & DD Transfers	0,2 € after 50	0,2 € after 100	0,2 € after 200	0 €
Fee for extra SEPA & DD OUT transfers (per month)	0,1% after 25.000 €	0,1% after 50.000 €	0,1% after 100.000 €	0%
Fee for SEPA Instant transfers				
• € 0 — € 500	1 €	1 €	1 €	1 €
• € 500 — € 2,000	3 €	3 €	3 €	3 €
• € 2,000+	5 €	5 €	5 €	5 €
Incoming international payments in EUR	0,5%	0,4%	0,3%	0,2%
Transfer between Finom's users in a few seconds	0 €	0 €	0 €	0 €
Stamp duty fee (charged monthly per wallet ONLY if the monthly average balance exceeds 5,000 €). i				
• For freelancers	2,85 €	2,85 €	2,85 €	2,85 €
• For companies	8,33 €	8,33 €	8,33 €	8,33 €
Processing bulk payments	⊗	⊗	✓	✓
Customizable transaction categories and tags	⊗	✓	✓	✓
Scheduled payments	⊗	✓	✓	✓
Repeat payment	⊗	✓	✓	✓

Please note that Finom does not provide any financial services. External payment providers will be used to provide you with regulated services